



Health Care Coverage Options

Proposed State Budget

In response to the current budget crisis facing Washington State, the Legislature has passed a 2001-2003 supplemental budget that incorporates spending cuts prior to July 1. Due to this budget, Basic Health is not able to add new members at this time.

You or your family members may qualify for other state programs or be able to purchase private health insurance that may meet your needs. Starting below, we have outlined some options you may want to consider.

Government-Sponsored Health Programs

Childrens' Health Coverage

The State Children's Health Insurance Program (CHIP) is a federal/state program that covers children under age 19 in families whose income is too high for Medicaid and Basic Health, but below 250% of the federal income guidelines. The program is administered by the Department of Social and Health Services. For more information about CHIP, go to www.cms.gov/schip or fortress.wa.gov/dshs/maa/CHIP/Index.html or call 1-877-543-7669.

Healthy Options

Healthy Options is a health care coverage program available to low-income Washington State residents. It is one of several medical and/or dental programs administered by the Department of Social and Health Services' Medical Assistance Administration (MAA). For more information on Healthy Options and other MAA health programs, call the Medical Assistance Customer Service Center at 1-800-562-3022 and ask about any health programs for which you may qualify.

Washington State Health Insurance Pool

If you do not qualify for private health insurance, the Washington State Health Insurance Pool (WSHIP) is available. The WSHIP was created by the Washington State Legislature to provide coverage to Washington residents who are unable to obtain adequate health insurance coverage in the private market. The WSHIP offers several plan options with annual deductible amounts ranging from \$500 to \$1,500. Rates vary slightly by ZIP Codes and are higher for policies with lower annual deductibles. For information on WSHIP, go to www.onlinehealthplan.com/oasys/wship or call 1-800-877-5187.

Community Clinics

There are many community clinics throughout the state that receive state funding to help provide medical and/or dental care to people who do not have health insurance coverage. **Although the clinics provide health care services, they do not provide health insurance coverage.** You can find a list of community clinics in your county online at www.chs.hca.wa.gov.

Private Health Insurance Options

Group Coverage

Many private insurance companies offer group plans to self-employed individuals. You'll usually be asked to prove that you've reported self-employment income to the IRS for the current year. Contact a local insurance agent for details. Even if you're not self-employed, some business organizations or local associations you belong to may offer limited health insurance products.

Individual Coverage

Many private health insurance companies also offer individual health insurance coverage to Washington State residents. When applying, you may be required to complete a health questionnaire for the health insurers to use in determining your eligibility and rates. (If you do not qualify for private health insurance based on the results of your health questionnaire, see "Washington State Health Insurance Pool" on page 1.)

You may want to call the Office of the Insurance Commissioner (1-800-562-6900) or visit www.insurance.wa.gov before purchasing individual or group coverage.

Following are telephone numbers for health insurance companies and programs as well as the abbreviations used on the map below:

Group Health Cooperative of Puget Sound (GHC)	1-800-358-8815
KPS Health Plans (KPS)	1-800-552-7114
Lifewise Health Plan of Washington (LHPW)	1-888-836-6135
Premiera Blue Cross (PBC)	1-800-752-6663
Regence Blue Cross Blue Shield of Oregon (RBCBS)	1-800-452-2909
Regence BlueShield of Washington (RBS)	1-888-344-8234
Regence BlueShield of Idaho (RBSI)	1-800-632-2022
Washington State Health Insurance Pool (WSHIP)	1-800-877-5187

Individual Plans Available by County

